



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
July 31, 2021

2015 Trust Estate				
Portfolio Principal Balance	\$ 133,230,626	Average Borrower Indebtedness	\$ 13,195	
Number of Borrowers	10,097	Wtd Avg Remaining Term (months)	149.15	
Number of Loans	26,821	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 24,247	Wtd Avg Borrower Interest Rate	5.80%	
Claims Paid	\$ 132,898			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	87	266	\$ 2,388,797	1.79%
Qualified	1,811	3,781	20,609,309	15.47%
Disqualified/Not Eligible	8,713	22,774	110,232,520	82.74%
Automatic Payment Benefit				
Participating	1,895	4,728	23,929,820	17.96%
Nonparticipating	8,659	22,093	109,300,806	82.04%
School Type				
2 Year Schools	1,487	3,572	13,609,970	10.21%
4 Year Schools	6,112	15,999	65,850,904	49.43%
Proprietary Schools	1,050	2,499	11,498,558	8.63%
Graduate Schools	1,209	4,027	31,464,438	23.62%
Other	403	724	10,806,756	8.11%
Loan Type				
Stafford - Subsidized	7,862	13,717	41,939,866	31.48%
Stafford - Unsubsidized	6,654	11,113	59,345,760	44.54%
PLUS	211	255	4,549,541	3.42%
Consolidation - Subsidized	881	888	10,902,483	8.18%
Consolidation - Unsubsidized	841	848	16,492,976	12.38%
Status				
In-School	19	66	383,329	0.29%
Grace	8	14	48,287	0.04%
Repayment	7,821	20,451	96,482,962	72.42%
Forbearance	1,545	4,528	28,118,085	21.10%
Deferment	704	1,752	8,168,839	6.13%
Claims Processing	4	10	29,124	0.02%
Special Allowance Index				
30 Day LIBOR	10,032	26,568	131,568,205	98.75%
T-Bill	98	253	1,662,421	1.25%
Interest Rate				
Consolidation - Fixed Rate	980	1,735	27,395,339	20.56%
Consolidation - Variable Rate	1	1	120	0.00%
Stafford & PLUS - Fixed Rate	8,646	20,355	91,722,913	68.85%
Stafford & PLUS - Variable Rate	1,672	4,730	14,112,254	10.59%

* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.